

**United States Bankruptcy Court
Northern District of Illinois**

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Meiss, Kassem	Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 6417	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all):
Street Address of Debtor (No. & Street, City, State & Zip Code): 3015 Blazingstar Court Naperville, IL	Street Address of Joint Debtor (No. & Street, City, State & Zip Code):
ZIPCODE 60564	ZIPCODE
County of Residence or of the Principal Place of Business: Will	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address)	Mailing Address of Joint Debtor (if different from street address):
ZIPCODE	ZIPCODE

Location of Principal Assets of Business Debtor (if different from street address above):	ZIPCODE
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Type of Debtor (Form of Organization) (Check one box.)	Nature of Business (Check one box.)	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.)
<input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other	<input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 13
Tax-Exempt Entity (Check box, if applicable.)		
<input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		
Nature of Debts (Check one box.)		
<input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.		

Filing Fee (Check one box)	Chapter 11 Debtors
<input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,190,000. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).

Statistical/Administrative Information	THIS SPACE IS FOR COURT USE ONLY																			
<input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.																				
Estimated Number of Creditors <table border="1"> <tr> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>1-49</td> <td>50-99</td> <td>100-199</td> <td>200-999</td> <td>1,000- 5,000</td> <td>5,001- 10,000</td> <td>10,001- 25,000</td> <td>25,001- 50,000</td> <td>50,001- 100,000</td> <td>Over 100,000</td> </tr> </table>		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1-49	50-99	100-199	200-999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>											
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Estimated Assets <table border="1"> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>\$100,000,001 to \$500 million</td> <td>\$500,000,001 to \$1 billion</td> <td>More than \$1 billion</td> </tr> </table>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>											
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Estimated Liabilities <table border="1"> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>\$100,000,001 to \$500 million</td> <td>\$500,000,001 to \$1 billion</td> <td>More than \$1 billion</td> </tr> </table>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>											
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Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Meiss, Kassem
Prior Bankruptcy Case Filed Within Last 8 Years (If more than two, attach additional sheet)		
Location Where Filed: None	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)		
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code.
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		X <i>/s/ David W. Nordin</i> 2/18/08 Signature of Attorney for Debtor(s)
Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No		
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.		
Information Regarding the Debtor - Venue (Check any applicable box.) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.		
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) <input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) _____ (Name of landlord or lessor that obtained judgment) _____ (Address of landlord or lessor) <input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).		

B1 (Official Form 1) (1/08)

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Meiss, Kassem**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Kassem Meiss

Signature of Debtor

Kassem Meiss**X**

Signature of Joint Debtor

(630) 544-1964

Telephone Number (If not represented by attorney)

February 18, 2008

Date

Signature of Attorney***X /s/ David W. Nordin**

Signature of Attorney for Debtor(s)

David W. Nordin 03124925

Printed Name of Attorney for Debtor(s)

Nordin & Sturino, P.C.

Firm Name

1555 NapervilleWheaton Road Suite 207

Address

Naperville, IL 60563

Telephone Number

February 18, 2008

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.)

- I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A *bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.*

IN RE:

Meiss, Kassem

Debtor(s)

Case No. _____

Chapter 7 _____

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 585,000.00		
B - Personal Property	Yes	12	\$ 35,708.73		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		\$ 662,917.49	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$ 125,697.47	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	19			\$ 4,000.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 3,980.00
TOTAL		42	\$ 620,708.73	\$ 788,614.96	

IN RE:

Case No. _____

Meiss, Kassem

Chapter 7 _____

Debtor(s)

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 4,000.00
Average Expenses (from Schedule J, Line 18)	\$ 3,980.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 666.67

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	\$ 550.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	\$ 0.00
4. Total from Schedule F	\$ 125,697.47
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	\$ 126,247.47

Debtor(s)

(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
3015 Blazingstar Court, Naperville, IL 60564	Fee Simple		585,000.00	662,917.49
			TOTAL	585,000.00

(Report also on Summary of Schedules)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X	Chase Bank, Aurora, IL- checking account		10,300.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X	Chase Bank, Aurora, IL- savings account		4.73
3. Security deposits with public utilities, telephone companies, landlords, and others.		Cocktail table, corner table, table		300.00
4. Household goods and furnishings, include audio, video, and computer equipment.		Desk, chair, PC, one light		600.00
		Living room set (one sofa, one love seat)		600.00
		One corner table		25.00
		One king size bed (master bedroom), one dresser		700.00
		One lawn mower		75.00
		One mirror, two corner tables, one TV		250.00
		One queen size bed (guest bedroom)		250.00
		One small freezer		75.00
		One Sony receiver and CD player and speakers		150.00
		TV, dinette table, four chairs		250.00
		Two beds and dressers		1,200.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X	Normal daily clothing, slacks, shirts, jeans (no suits)		0.00
6. Wearing apparel.	X			
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issue.	X			

IN RE Meiss, Kassem

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2000 Honda CRV EX		7,500.00

IN RE **Meiss, Kassem**

Debtor(s)

(If known)

**SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)**

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.		1879 paper trays at \$1.00 each HP Computer; Dell Point of Sale Sales Processing Equipment. See attached One counter top One office desk top One sink and faucets Six kitchen cabinets Two Meri Meri spinner racks Two store front signs		1,879.00 1,500.00 400.00 400.00 150.00 600.00 500.00 8,000.00
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

9 continuation sheets attached

(Include amounts from any continuation sheets attached.
Report total also on Summary of Schedules.)

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY
Continuation Sheet - Page 1 of 9

02/17/08
4:22 PM

**Cherish Creative Scrapbooking
Inventory Summary**

Dept Name	On-hand Qty	On Order	Ext Cost	Ext Price
12x12 papers	851.75	0	226.22	789.03
accordion books	1	0	0.00	6.00
ACRYLIC BLOCK	2	0	(9.00)	(2.43)
acrylic books	4	0	6.00	151.96
ACRYLIC PAINT	10	0	46.75	41.50
ADHESIVE	58	0	116.61	284.30
ADHESIVES	30	0	23.60	170.71
ALBUM	81	0	1,916.60	2,907.15
ALBUM KIT	28	0	240.30	446.92
Albums	7	0	(12.43)	4.93
ALCOHOL INKS	58	0	103.00	206.00
ALPHA BETTY	8	0	0.00	15.92
ALPHABET	19	0	0.00	48.07
ANCHORETTE	-1	0	(2.00)	(4.00)
ANTIQUE POSTCARDS	0	0	0.00	0.00
ARCHITECTURE	0	0	0.00	0.00
ART PARTS	0	0	0.00	0.00
ART POSTCARDS	0	0	0.00	0.00
ATC CARD HOLDER	9	0	26.55	54.00
BABY JUMPER	3	0	0.00	22.75
BALDE REPLACEMENT	6	0	0.00	26.54
BARE ELEMENTS	5	0	20.00	31.96
BEAD	12	0	15.00	29.88
bon bons	0	0	0.00	0.00
BOOK	4	0	5.98	(3.21)
BOOK CARDS	0	0	0.00	0.00
BOOK POCKETS	0	0	0.00	0.00
BOOKMARK	44	0	22.70	36.26
BOOKPLATE	12	0	29.20	85.78
BOOKS	11	0	184.00	270.78
borders	24	0	11.50	35.74
BOX KIT	-2	0	(26.25)	(0.98)
bracelette	-3	0	0.00	(20.01)
brads	-106	0	164.54	(358.84)
BUCKLES	3	0	16.96	35.00
BUTTONS	15	0	20.00	76.41
CALENDAR	4	0	29.30	58.71
CALENDAR NUMBERS	6	0	11.00	22.50
CARD KIT	2	0	12.00	24.00
CARDSTOCK	76	0	82.25	190.05
Cardstock Die Cuts	1	0	1.50	2.09
CARDSTOCK STICKERS	7	0	3.45	7.44
CD	1	0	14.99	29.95
CHAin	0	0	0.00	0.00
CHALK	-2	0	(4.00)	26.02
CHARM	-8	0	(14.13)	34.02
CHIC CHARMS	0	0	0.00	0.00
CHIP TOPPERS	42.01	0	57.02	150.32
CHIPBOARD	75	0	(1,469.13)	314.74
CHIPBOARD ALBUM	19	0	4.12	116.45
CHIPBOARD ALPHA	-1	0	(24.50)	17.91
CHIPBOARD KEYCHAINS	48	0	0.00	47.52
CHIPBOARD LETTERS	1	0	0.00	3.15
CHIPBOARD NUMBER STICKE	0	0	0.00	0.00
CHIPBOARD STICKERS	0	0	0.00	0.00
Circle Cutter	-2	0	(16.00)	(52.98)
CLASS	-34	0	0.00	(510.00)
class kits	-35	0	(700.00)	(700.00)
class/no tax	-14	0	0.00	(630.00)
CLEAR BLOCK	0	0	0.00	0.00
clear tiles	0	0	0.00	0.00
clipboard	53	0	140.75	435.94
clips	1	0	0.00	4.00
CLOCKS	7	0	66.50	139.93
CLOTHES PINS	-23	0	0.00	(80.50)
COASTERS	11	0	18.00	30.51
COLLECTION	36	0	324.00	647.64
CRAft knife	1	0	7.00	7.99

SCHEDULE B - PERSONAL PROPERTY
Continuation Sheet - Page 2 of 9

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**Cherish Creative Scrapbooking
Inventory Summary**

Dept Name	On-hand Qty	On Order	Ext Cost	Ext Price
CRAFT MAT	0	0	0.00	0.00
Craft sheet	1	0	9.00	18.00
CROP W/DINNER	56	0	0.00	560.00
CUTTG SYS	9	0	60.75	151.41
CUTTING SYSTEM	-8	0	(48.00)	(93.92)
deposit for birthday	-1	0	0.00	0.00
Deposit for designer service	-4	0	0.00	(400.00)
Designer Services	-1	0	0.00	0.00
Die	6	0	258.49	712.65
DIE CUT	210	0	201.95	409.20
die cut flowers	12	0	10.50	29.95
DIE CUT TOOL	0	0	0.00	0.00
Disney	27	0	28.50	57.00
DOODLE TEMPLATES	10	0	25.00	71.90
dvd	0	0	0.00	0.00
Embellishments	55	0	75.89	185.27
EMBOSS TEMPL	0	0	0.00	0.00
EMBOSSING POWDER	15	0	35.65	75.34
EMBOSSING SUPPLIES	5	0	0.00	124.95
ENVELOPES	25	0	39.59	95.25
EPOXY STICKERS	-76	0	(166.75)	(365.57)
Extension Posts	4	0	1.25	6.50
EYELETS	-233	0	0.00	(499.37)
Fabric	1	0	0.75	1.49
Fabric post cards	0	0	0.00	0.00
fasteners	4	0	0.00	14.50
Felt	1	0	0.00	17.49
FIBERS	153	0	302.89	624.54
file caddy	9	0	0.00	116.91
FILE FOLDERS	3	0	2.50	20.98
FILES	2	0	2.30	2.30
FLASH CARDS	-2	0	0.00	(7.98)
FLOCKED Stickers	0	0	0.00	0.00
FLOWER JARS	-37	0	(27.51)	(95.12)
FLOWER POWER	-8	0	(14.00)	(28.00)
FLOWERS	107	0	171.79	391.90
FLOWERZ	3	0	4.50	4.50
FOIL	3	0	13.50	26.97
FRAME	17	0	56.75	114.03
FRAME KITS	2	0	10.00	19.98
FRAME WORKS	1	0	0.00	1.25
GIFT CARD	7	0	0.00	175.00
gift certificate	10	0	250.00	250.00
Glitter	1	0	0.00	1.99
GLUE	27	0	54.49	4.37
grunge board	-7	0	(30.00)	(135.43)
hEART THROBS	2	0	3.00	6.00
HINGES	10	0	21.00	41.90
hook ups	-9	0	(18.00)	(36.00)
IN HOUSE SALES	-247	0	(617.50)	(1,235.00)
INK	9	0	16.75	44.75
INK KITS	3	0	15.00	30.00
INK PAD	-39	0	(172.50)	(344.50)
Ink Refill	20	0	60.00	119.80
INSERTS	8	0	32.00	64.00
invitations	0	0	0.00	0.00
IRON ON TRANSFERS	3	0	6.00	12.87
IRON ON WORDS	2	0	5.98	5.98
Jars	1	0	0.00	9.99
JEWELS	31	0	69.49	90.69
Jolees	237	0	485.00	968.10
JOURNAL KIT	1	0	0.00	6.50
JOURNAL POCKET	4	0	0.00	11.96
JOURNALING CARDS	11	0	(1.00)	4.58
Jumbo Clips	2	0	3.00	5.98
KIT	36	0	128.00	365.43
Knob	5	0	0.00	24.95
LETTER	9	0	5.57	63.04
letter stickers	119	0	665.59	1,251.98
Letters	23	0	67.87	64.20

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY
Continuation Sheet - Page 3 of 9

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**Cherish Creative Scrapbooking
 Inventory Summary**

Dept Name	On-hand Qty	On Order	Ext Cost	Ext Price
LICENSE PLATES	-6	0	(2.70)	(5.94)
LITTLE PINK BAGS	-1	0	(2.50)	(0.99)
LUNCH BAGS	0	0	0.00	0.00
LUNCH BOX	1	0	4.00	8.00
LUNCHPAIL	2	0	20.00	39.98
MAGAZINES	-37	0	(127.81)	(176.91)
MAGIC MESH	6	0	12.50	25.00
MAGNET BOARD	21	0	205.00	409.95
MATCHBOOK KITS	41	0	0.00	204.59
MDF	110	0	275.00	550.00
MEMBERSHIP	96	0	0.00	2,400.00
Memorabilia	0	0	0.00	0.00
MEMORIES IN MOTION	0	0	0.00	0.00
METAL	4	0	0.00	43.84
METAL ART	-25	0	(57.80)	(117.54)
metal signs	-9	0	0.00	(31.41)
mini iron	0	0	0.00	0.00
mini mask	1	0	0.90	1.79
mini sprinkles	2	0	3.50	7.00
MISC FIXTURE	0	0	0.00	0.00
monograms	217	0	301.25	446.41
MOUNTING TABS	5	0	0.00	17.05
MTCHBK KITS	26	0	65.00	129.74
Number Plate	77	0	75.66	150.15
Office Sheers	1	0	4.00	8.49
ONE HEART ONE MIND	2	0	5.00	10.00
ORGANIZERS	2	0	14.00	29.98
OVERLAY	-2	0	(5.00)	(6.48)
paER CUTTERS	-9	0	(14.40)	(29.71)
Page hangers	0	0	0.00	0.00
Page Layouts	2	0	0.00	33.50
page protectors	2	0	(10.00)	(43.00)
paint	67	0	22.75	83.18
paper	-4,860	0	(2,535.70)	(1,536.31)
PAPER PACK	2	0	0.00	27.99
PAPER PADS	8	0	0.00	13.99
PAPERCLIPS	3	0	0.90	2.37
party	-55	0	0.00	(825.00)
Patches and Twill Tape	0	0	0.00	0.00
Pens	67	0	18.85	128.44
PEWTER	7	0	12.75	28.93
PG KIT	3	0	28.50	56.96
PHOTO CORNERS	15	0	24.06	56.01
Photo Mailer	4	0	10.00	10.00
PHOTO TURNS	2	0	1.00	2.00
PHOTOS	177	0	0.00	239.52
PICTURE HANGERS	11	0	14.85	29.59
Piercing Bugs	0	0	0.00	0.00
plastic flowers	-83	0	(207.50)	(415.00)
PLATE	0	0	0.00	0.00
PLAYING CARDS	0	0	0.00	0.00
PORTFOLIO	3	0	30.00	60.00
POSTER BOARD	0	0	0.00	0.00
PRESSED FLOWERS	-9	0	(13.15)	(27.00)
PUNCHES	42	0	153.25	577.93
PUZZLE	-14	0	0.00	(69.86)
Quickslik	2	0	0.00	13.98
QUOTES	30	0	14.10	53.37
Raffle Tickets	-83	0	0.00	(415.00)
recipe books	10	0	120.00	249.90
recipe CARDS	0	0	0.00	0.00
RECORDER	4	0	14.00	27.96
refills	-10	0	(35.00)	(61.00)
REPLACEMENT BLADES	2	0	17.50	21.98
RHINESTONES	-10	0	10.00	(19.81)
RIBBON	-3,219.25	0	(987.77)	(5,695.98)
ribbon /7 gypsies	0	0	0.00	0.50
RIBBON BOX	1	0	0.00	16.00
RIBBON CHARM	7	0	17.00	31.99
RIBBON SLIDE	3	0	6.25	(0.53)

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY
Continuation Sheet - Page 4 of 9

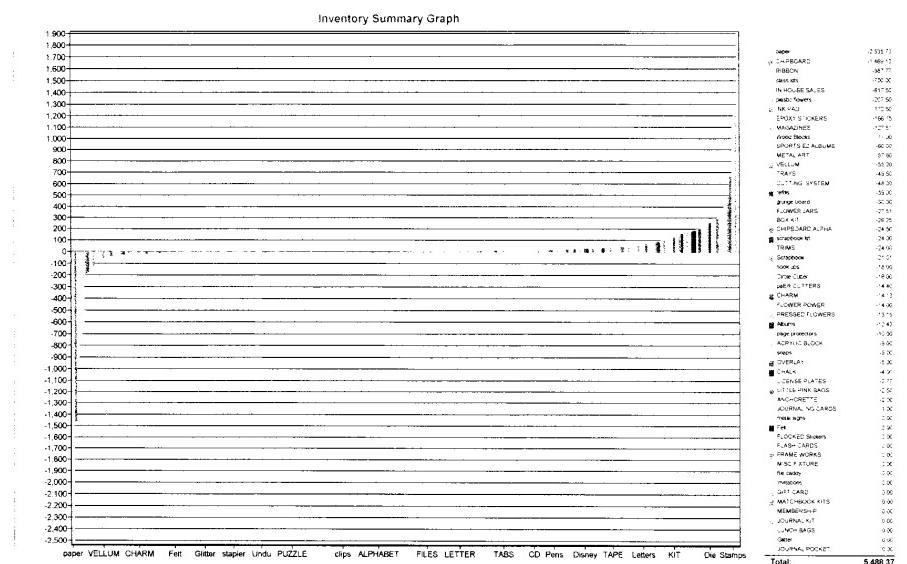
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**Cherish Creative Scrapbooking
Inventory Summary**

Dept Name	On-hand Qty	On Order	Ext Cost	Ext Price
Roller	1	0	6.00	12.00
RUB ON TOOL KIT	2	0	4.25	8.48
rub ons	236	0	343.34	501.64
RUB ON'S	30	0	172.99	61.28
RULER	0	0	0.00	0.00
school Line-Laserline	955	0	439.13	2,127.12
SCISSORS	8	0	48.78	97.72
SCRAPARATUS	5	0	36.98	73.95
Scrapbook	4	0	(21.01)	41.95
scrapbook kit	-42	0	(24.00)	(300.30)
SCRAP-O-DEX	2	0	0.00	29.48
SHADOWBOX	11	0	88.90	196.00
Shirt Labels	1	0	1.50	3.29
sLEEVEES	0	0	0.00	0.00
snapS	-3	0	(9.00)	(18.00)
SOLVENT INK	0	0	0.00	0.00
Souper Saturday Crop	77	0	0.00	462.00
SPORTS EZ ALBUMS	-12	0	(60.00)	(120.00)
stamp cleaner	4	0	8.75	9.00
stamp pads	34	0	37.75	58.20
stamp scrubber	2	0	13.50	27.00
Stamps	254	0	1,144.33	3,232.34
stapler	1	0	0.00	6.99
STENCIL	-1	0	0.00	(9.99)
STICKER	239	0	180.97	617.18
STICKERS	2,163	0	1,243.71	6,488.94
T SHIRTS	3	0	0.00	6.00
TABS	10	0	11.50	22.90
TAG MAKER RIMS	7	0	9.95	14.50
TAGS	672	0	112.04	1,040.26
TAPE	22	0	43.10	83.97
TIE BACKS	0	0	0.00	0.00
Tools	31	0	167.50	218.48
TOTE TAG	4	0	1.99	178.99
TOTES	14	0	84.50	260.96
TRANSFERS	4	0	10.00	12.49
TRANSFERTS	0	0	0.00	(6.00)
Transparencies	-43	0	30.00	(162.21)
TRAYS	-9	0	(49.50)	(107.91)
TRIMMER	2	0	24.96	49.98
TRIMS	-6	0	(24.00)	(48.00)
Undu	0	0	0.00	0.00
VELLUM	-220	0	(55.20)	(147.69)
Velvet	0	0	0.00	0.00
Vinyl embellishments	1	0	2.99	5.99
WEDDING PAPER	56	0	13.85	45.98
wedding planner	0	0	0.00	0.00
WEDGE	101	0	48.60	113.20
WISHBLADE	4	0	115.00	172.00
WIZARD	0	0	0.00	0.00
Wizard Accessory	0	0	0.00	0.00
Wood Blocks	-11	0	(77.00)	(82.50)
WORDS	16	0	64.00	128.00
XYRON STICKER MAKER	0	0	0.00	0.00
	-599.49	0	5,488.37	22,139.20

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY
Continuation Sheet - Page 5 of 9



IN RE Meiss, Kassem

Case No. _____

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY
Continuation Sheet - Page 6 of 9

Itemized store fixtures

display dynamics

1973 Washington Valley Rd.
Suite 203

Invoice

00011207

732-356-1961 tel 732-356-0559 fax

Bill To:

Cherish Scrapbook Store
3355 Lacrosse Lane
Naperville, IL 60564

Ship To:

Cherish Scrapbook Store
3355 Lacrosse Lane
Naperville, IL 60564

SALESPERSON	YOUR NO.	SHIP VIA	SHIP DATE	TERMS		DATE	PG.
Robert Radcliffe Jr.			8/2/2006	Prepaid		8/1/2006	1
QTY.	ITEM #			PRICE	DISC %	EXTENDED	TX.
2	LD-001	Magazine Spinner Display		\$225.00	5%	\$427.50	
6	RS-003	12" Pinwheel Rotation Station		\$175.00	5%	\$997.50	
8	GR-011	102" Grandola Island 2" OC - Maple		\$1,220.00	5%	\$9,272.00	
20	GR-009/CH	48"x84" wall 2"OC/ Cherry		\$360.00	5%	\$6,840.00	
6	GR-003/CH	48x84 wall 3" OC- CHERRY		\$360.00	5%	\$2,052.00	
11	GR-014	Wall Gondola Divider/Hardrock		\$275.00	5%	\$2,873.75	
4	GR-014C	Wall Gondola Divider/ Cherry		\$275.00	5%	\$1,045.00	
26	LB-001/CH	48" ligh box/Cherry/ w/sign		\$300.00	5%	\$7,410.00	
4	Custom Fixture	Corner Units w/ Beveled Lightbox -		\$580.00	5%	\$2,204.00	
2	Custom Fixture	Blk Round End Cap w/ Lightbox - 5		\$540.00	5%	\$1,026.00	
4	Chairs	Shelves		240	—	960	420
3	Custom Fixture	30"x24"x30" [REDACTED]			5%		
1	Custom Fixture	Wall Divider for Left [REDACTED] Side		\$1,935.00	5%	\$1,838.25	
1	Custom Fixture	Wall Divider for Right Hand [REDACTED] Side		\$1,370.00	5%	\$1,301.50	
3	Custom Fixture	Checkout Mod. 72"x30"x42" Raised Pnl Design		\$1,290.00	5%	\$3,676.50	
120	SH-002/CH	Angle Shelf/49-3/8x14 CHERRY		\$22.50	5%	\$2,565.00	
30	SM-004	Paper Divider Set 16L & 16R		\$19.00	5%	\$541.50	
14	CSS-005/M	34" Cabinet w/doors/Maple		\$298.00	5%	\$3,963.40	
7	CSS-010/M	68" Framed Slat Panel 3"OC/Map		\$300.00	5%	\$1,995.00	
150	PG-001	Pegable12x12 US PaperTray 10pk		\$22.75		\$3,412.50	
2,000	HK-001	2" Double Duty Hook		\$0.15		\$300.00	
500	HK-002	4" Double Duty Hook		\$0.16		\$80.00	
12	SS-003	12x12 Slat Sign Holder 2/ctn		\$16.00		\$192.00	
20	SS-008	8x8 Sign Holder 10/ctn		\$7.00		\$140.00	
1	SS/Freight	Shipping/Handling Charge		\$1,690.00		\$1,690.00	
-1	MISC.	Includes 53' trailer w/24 hour drop Rebate		\$10.90		(\$10.90)	
We appreciate your business.				SALE AMOUNT	\$58,796.50		
				SALES TAX	\$0.00		
				TOTAL PAID TODAY	\$58,796.50		
				BALANCE DUE	\$57,746.50		
				BALANCE DUE	\$1,050.00		

PLEASE NOTE: Damages or missing items must be signed for and noted immediately upon receipt of shipment for you to receive proper credit and/or replacement parts. Returns will not be accepted after 30 days.

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY
Continuation Sheet - Page 7 of 9

display dynamics

1973 Washington Valley Rd.
 Suite 203
 Martinsville, NJ 08836
 732-356-1961 tel 732-356-0559 fax

Invoice

#00010939

Bill To:

Cherish Scrapbook Store
 3355 Lacrosse Lane
 Naperville, IL 60564

Ship To:

Cherish Scrapbook Store
 3355 Lacrosse Lane
 Naperville, IL 60564

SALESPERSON	YOUR NO.	SHIP VIA	SHIP DATE	TERMS		DATE	PG.		
Robert Radcliffe Jr.	SK	Fed Ex Ground	9/5/2006	Prepaid		9/5/2006	1		
QTY.	ITEM #	DESCRIPTION		PRICE	DISC %	EXTENDED	TX.		
24	SS-003	12x12 Slat Sign Holder 2/ctn		\$16.00		\$384.00			
12	MISC/Wood	48"x14" Cherry Flat Shelf.		\$35.00		\$420.00			
3	MISC/Wood	24"x14" Cherry Flat Shelf		\$20.00		\$60.00			
2	MISC/plastic	Miscellaneous/Acrylic - End Cap Light Box Signs REPLACEMENTS							
1	SS/Freight	Shipping/Handling Charge		\$78.00		\$78.00			
BACKORDERED									
40	SH-002/CH	Angle Shelf/49-3/8x14 CHERRY		\$25.00	100%				
We appreciate your business.						SALE AMOUNT	\$942.00		
						SALES TAX	\$0.00		
						TOTAL	\$942.00		
						PAID TODAY	\$0.00		
						BALANCE DUE	\$942.00		

IN RE Meiss, Kassem

Case No. _____

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY
Continuation Sheet - Page 8 of 9

display dynamics
 1973 Washington Valley Rd.
 Suite 203
 732-356-1961 tel 732-356-0559 fax

Order

#00011811

Bill To:

Cherish Scrapbook Store
 3355 Lacrosse Lane
 Naperville, IL 60564

Ship To:

Cherish Scrapbook Store
 3355 Lacrosse Lane
 Naperville, IL 60564

SALESPERSON	YOUR NO.	SHIP VIA	SHIP DATE	TERMS	DATE	PG.	
Stock Sales		CMC	8/21/2006	Prepaid	8/18/2006	1	
QTY.	ITEM #			PRICE	DISC %	EXTENDED	TX.
30 1	BIN-012 SS/Freight	12" Acrylic Stamp Bin Shipping/Handling Charge		\$9.50 \$39.00		\$285.00 \$39.00	
Thank you!						SALE AMOUNT	\$324.00
						SALES TAX	\$0.00
						TOTAL	\$324.00
						PAID TODAY	\$0.00
PLEASE NOTE: Damages or missing items must be signed for and noted immediately upon receipt of shipment for you to receive proper credit and/or replacement parts. Returns will not be accepted after 30 days.						BALANCE DUE	\$324.00

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY
Continuation Sheet - Page 9 of 9

display dynamics, inc.

PO Box 357
Martinsville, NJ 08836

888-356-1961 tel 800-973-6132 fax

Order

#:00014259

Bill To:

Cherish Scrapbook Store
3355 Lacrosse Lane
Naperville, IL 60564

Ship To:

Cherish Scrapbook Store
3015 Blazingstar Court
Naperville, IL 60564

SALESPERSON		YOUR NO.	SHIP VIA	SHIP DATE	TERMS		DATE	PG.			
		SK-hold			Prepaid		4/24/2007	1			
QTY.	ITEM #				PRICE	DISC %	EXTENDED	TX.			
2	GR-001	4 Ft. Grandola w/casters			\$615.00		\$1,230.00				
2	RS-003	12" Pinwheel Rotation Station			\$195.00		\$390.00				
9	MC-002	Toolbox for Master Crafter									
Thank you!							SALE AMOUNT	\$1,620.00			
							SALES TAX	\$0.00			
							TOTAL	\$1,620.00			
							PAID TODAY	\$0.00			
							BALANCE DUE	\$1,620.00			

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:
(Check one box)

- 11 U.S.C. § 522(b)(2)
 11 U.S.C. § 522(b)(3)

Check if debtor claims a homestead exemption that exceeds \$136,875.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<u>SCHEDULE A - REAL PROPERTY</u>			
3015 Blazingstar Court, Naperville, IL 60564	735 ILCS 5 §12-901	15,000.00	585,000.00
<u>SCHEDULE B - PERSONAL PROPERTY</u>			
Chase Bank, Aurora, IL- checking account	735 ILCS 5 §12-1001(b)	2,800.00	10,300.00
Two beds and dressers	735 ILCS 5 §12-1001(b)	1,200.00	1,200.00
2000 Honda CRV EX	735 ILCS 5 §12-1001(c)	2,400.00	7,500.00
HP Computer; Dell Point of Sale Sales Processing Equipment. See attached	735 ILCS 5 §12-1001(d)	1,500.00	1,500.00

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL			UNSECURED PORTION, IF ANY
			CONTINGENT	UNLIQUIDATED	DISPUTED	
ACCOUNT NO. 414511601223 Chase P.O. Box 182223 Columbus, OH 43218-2223		2/18/05 Second mortgage VALUE \$ 585,000.00				130,000.00
ACCOUNT NO. 7438850612 Homecomings P.O. Box 9001719 Louisville, KY 40290-1719		First mortgage 11/17/04 VALUE \$ 585,000.00				382,367.49
ACCOUNT NO. Suzy Schreiber ReMax 24014 W. Renwick Road Plainfield, IL 60544		Listing Agreement commission of 3 3/4% VALUE \$ 585,000.00				0.00
ACCOUNT NO. Tallgrass Homeowner's Association 3324 Deering Bay Drive Naperville, IL 60564		2008 Homeowner's Association dues VALUE \$ 585,000.00				550.00
Subtotal (Total of this page)			\$ 512,917.49	\$ 550.00		
Total (Use only on last page)			\$	\$		

1 continuation sheets attached

Subtotal
(Total of this page)

Total
(Use only on last page)

(Report also on
Summary of
Schedules.)

(If applicable, report
also on Statistical
Summary of Certain
Liabilities and Related
Data.)

IN RE Meiss, Kassem

Case No. _____

Debtor(s)

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL			UNSECURED PORTION, IF ANY
				CONTINGENT	UNLIQUIDATED	DISPUTED	
ACCOUNT NO. 00003000492525			10/2/06 Third mortgage				150,000.00
U.S. Bank P.O. Box 790179 St. Louis, MO 63179			VALUE \$ 585,000.00				
ACCOUNT NO.							
			VALUE \$				
ACCOUNT NO.							
			VALUE \$				
ACCOUNT NO.							
			VALUE \$				
ACCOUNT NO.							
			VALUE \$				
ACCOUNT NO.							
			VALUE \$				
Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Secured Claims				Subtotal (Total of this page)	\$ 150,000.00	\$	
				Total (Use only on last page)	\$ 662,917.49	\$ 550.00	

(Report also on
Summary of
Schedules.)
(If applicable, report
also on Statistical
Summary of Certain
Liabilities and Related
Data.)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

 Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

 Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

 Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

 Deposits by individuals

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

 Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

 Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 69445 ADS 1100 Church Road Aurora, IL 60505		12/2007 Alarm detection services		X		131.21
ACCOUNT NO. ADT Security Services, Inc. P.O. Box 371967 Pittsburgh, PA 15250-7967		Housing alarm system				514.94
ACCOUNT NO. 3713-208350-61006 American Express P.O. Box 0001 Los Angeles, CA 90096		Credit Card. Gas, travel.				3,546.79
ACCOUNT NO. 3712-907353-71005 American Express P.O. Box 0001 Los Angeles, CA 90096		2006-2007 Business expenses, personal gas, dining, travel				11,385.33
2 continuation sheets attached			Subtotal (Total of this page)	\$	15,578.27	
			Total (Use only on last page of the completed Schedule F. Report also on the Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$		

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCOUNT NO. 630-428-7770-8607 AT&T P.O. Box 8100 Aurora, IL 60507-8100		Telephone service for business			0.00
ACCOUNT NO. 4147-2020-1080-1023 Chase Bank P.O. Box 15905 Wilmington, DE 19886		Credit card; business merchandise.			26,205.37
ACCOUNT NO. 306127-135044 City Of Naperville 400 S. Eagle Street Naperville, IL 60540		Water and electric service for business			0.00
ACCOUNT NO. 278961 Dupage Medical Group 1860 Paysphere Circle Chicago, IL 60674		11/2007 Physical therapy			222.86
ACCOUNT NO. Frontier Place, LLC C/O Marty Schwartz & Assoc. Three First National, Suite 3700 Chicago, IL 60602		5/2006 Business premises rent			54,067.96
ACCOUNT NO. 77362 Liberty Suburban Chicago Newspaper 1101 W. 31st Street, Suite 100 Downers Grove, IL 60515-5581		Newspaper advertisement			375.00
ACCOUNT NO. 14018 Midwest Center For Advanced Imaging 4355 Montgomery Road Naperville, IL 60564		10/2007 MRI			706.00
Sheet no. 1 of 2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)	\$ 81,577.19	
			Total	\$	
			(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
ACCOUNT NO. 70-55-35-6357-1 Nicor P.O. Box 2020 Aurora, IL 60507		Gas service for business			0.00
ACCOUNT NO. 43-95-10-8373-2 Nicor P.O. Box 2020 Aurora, IL 60507		Gas service for business			0.00
ACCOUNT NO. 5121-0717-1935-8065 Sears Master Card P.O. Box 183082 Columbus, OH 43218		Up to fall 2007 Paychecks for scrapbook store			15,539.60
ACCOUNT NO. Susie Schreiber ReMax 24014 W. Renwick Road Plainfield, IL 60544		Realtor for canceled Real Estate Contract possible claims for expenses.			0.00
ACCOUNT NO. 152305717794 U.S. Bank P.O. Box 2407 Minneapolis, MN 55402		Fall 2007 Overdraft card Restaurant, business			1,536.03
ACCOUNT NO. 4355-7785-6522-0054 U.S. Bank Premier Line P.O. Box 790408 St. Louis, MO 63179		10-2-06 Former restaurant business debts			11,466.38
ACCOUNT NO.					
Sheet no. 2 of 2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)	\$ 28,542.01	
			Total		
			(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$ 125,697.47

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Frontier Place, LLC C/O Edgemark 2215 York Rd., Suite 503 Oak Brook, IL 60523	Store lease for KM 1113, Inc., d/b/a Cherish, personally guaranteed by Debtor

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status Single	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation Scrap Book Store Owner Name of Employer KM1113 Inc., D/B/A Cherish How long employed 1 years and 5 months Address of Employer 3355 LaCrosse Lane, #107 Naperville, IL 60564		

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Current monthly gross wages, salary, and commissions (prorate if not paid monthly)	\$ _____	\$ _____
2. Estimated monthly overtime	\$ _____	\$ _____

3. SUBTOTAL

4. LESS PAYROLL DEDUCTIONS	\$ 0.00	\$ _____
----------------------------	----------------	----------

a. Payroll taxes and Social Security	\$ _____	\$ _____
b. Insurance	\$ _____	\$ _____
c. Union dues	\$ _____	\$ _____
d. Other (specify) _____	\$ _____	\$ _____

5. SUBTOTAL OF PAYROLL DEDUCTIONS

6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 0.00	\$ _____
---	----------------	----------

7. Regular income from operation of business or profession or farm (attach detailed statement)	\$ 4,000.00	\$ _____
--	--------------------	----------

8. Income from real property	\$ _____	\$ _____
------------------------------	----------	----------

9. Interest and dividends	\$ _____	\$ _____
---------------------------	----------	----------

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ _____	\$ _____
--	----------	----------

11. Social Security or other government assistance (Specify) _____	\$ _____	\$ _____
---	----------	----------

12. Pension or retirement income	\$ _____	\$ _____
----------------------------------	----------	----------

13. Other monthly income (Specify) _____	\$ _____	\$ _____
---	----------	----------

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 4,000.00	\$ _____
--------------------	----------

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ 4,000.00	\$ _____
--------------------	----------

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)

\$ 4,000.00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:
None

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)
Continuation Sheet - Page 1 of 1802/18/08
11:00 AM**Cherish Creative Scrapbooking
Sales Tax Summary***See J**A1*

Date: 1/1/2008 12:00:00 AM to 1/31/2008 11:59:59 PM

Tax Location	Tax Code	Ext Price	Tax %	Ext Tax
Local Sales Tax	Non	464.00	0.00	0.00
Local Sales Tax	Tax	19,003.21	6.75	1,282.84
Local Sales Tax		19,467.21	6.59	1,282.84
		19,467.21	6.59	1,282.84

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)
Continuation Sheet - Page 2 of 1802/18/08
11:00 AM**Cherish Creative Scrapbooking
Sales Tax Summary**

Date: 12/1/2007 12:00:00 AM to 12/31/2007 11:59:59 PM

Tax Location	Tax Code	Ext Price	Tax %	Ext Tax
Local Sales Tax	Tax	14,950.18	6.75	1,009.15
Local Sales Tax	Non	1,961.66	0.00	0.00
Local Sales Tax		16,911.84	5.97	1,009.15
		16,911.84	5.97	1,009.15

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)
Continuation Sheet - Page 3 of 18

02/18/08
11:00 AM

**Cherish Creative Scrapbooking
Sales Tax Summary**

Date: 11/1/2007 12:00:00 AM to 11/30/2007 11:59:59 PM

Tax Location	Tax Code	Ext Price	Tax %	Ext Tax
Exempt	Tax	29.30	0.00	0.00
Exempt		29.30	0.00	0.00
Local Sales Tax	Tax	22,032.14	6.75	1,487.22
Local Sales Tax	Non	853.80	0.00	0.00
Local Sales Tax		22,885.94	6.50	1,487.22
		22,915.24	6.49	1,487.22

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)
Continuation Sheet - Page 4 of 1802/18/08
10:59 AM**Cherish Creative Scrapbooking
Sales Tax Summary**

Date: 10/1/2007 12:00:00 AM to 10/31/2007 11:59:59 PM

Tax Location	Tax Code	Ext Price	Tax %	Ext Tax
Local Sales Tax	Tax	17,705.67	6.75	1,195.19
Local Sales Tax	Non	1,306.50	0.00	0.00
Local Sales Tax		19,012.17	6.29	1,195.19
		19,012.17	6.29	1,195.19

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)
Continuation Sheet - Page 5 of 1802/18/08
10:59 AM**Cherish Creative Scrapbooking
Sales Tax Summary**

Date: 9/1/2007 12:00:00 AM to 9/30/2007 11:59:59 PM

Tax Location	Tax Code	Ext Price	Tax %	Ext Tax
Local Sales Tax	Tax	17,723.48	6.75	1,196.38
Local Sales Tax	Non	1,253.40	0.00	0.00
Local Sales Tax		18,976.88	6.30	1,196.38
		18,976.88	6.30	1,196.38

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)
Continuation Sheet - Page 6 of 1802/18/08
10:59 AM**Cherish Creative Scrapbooking
Sales Tax Summary**

Date: 8/1/2007 12:00:00 AM to 8/31/2007 11:59:59 PM

Tax Location	Tax Code	Ext Price	Tax %	Ext Tax
Local Sales Tax	Non	571.00	0.00	0.00
Local Sales Tax	Tax	14,932.11	6.75	1,007.95
Local Sales Tax		15,503.11	6.50	1,007.95
		15,503.11	6.50	1,007.95

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)
Continuation Sheet - Page 7 of 1802/18/08
10:58 AM**Cherish Creative Scrapbooking
Sales Tax Summary**

Date: 7/1/2007 12:00:00 AM to 7/31/2007 11:59:59 PM

Tax Location	Tax Code	Ext Price	Tax %	Ext Tax
Local Sales Tax	Tax	23,029.86	6.75	1,554.57
Local Sales Tax	Non	2,140.00	0.00	0.00
Local Sales Tax		25,169.86	6.18	1,554.57
		25,169.86	6.18	1,554.57

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)
Continuation Sheet - Page 8 of 1802/18/08
10:58 AM**Cherish Creative Scrapbooking
Sales Tax Summary**

Date: 6/1/2007 12:00:00 AM to 6/30/2007 11:59:59 PM

Tax Location	Tax Code	Ext Price	Tax %	Ext Tax
Local Sales Tax	Tax	16,865.21	6.75	1,138.44
Local Sales Tax	Non	997.00	0.00	0.00
Local Sales Tax		17,862.21	6.37	1,138.44
		17,862.21	6.37	1,138.44

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)
Continuation Sheet - Page 9 of 1802/18/08
10:58 AM**Cherish Creative Scrapbooking
Sales Tax Summary**

Date: 6/1/2007 12:00:00 AM to 6/30/2007 11:59:59 PM

Tax Location	Tax Code	Ext Price	Tax %	Ext Tax
Local Sales Tax	Tax	16,865.21	6.75	1,138.44
Local Sales Tax	Non	997.00	0.00	0.00
Local Sales Tax		17,862.21	6.37	1,138.44
		17,862.21	6.37	1,138.44

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)
Continuation Sheet - Page 10 of 1802/18/08
10:57 AM**Cherish Creative Scrapbooking
Sales Tax Summary**

Date: 5/1/2007 12:00:00 AM to 5/31/2007 11:59:59 PM

Tax Location	Tax Code	Ext Price	Tax %	Ext Tax
Local Sales Tax	Non Tax	1,264.00	0.00	0.00
Local Sales Tax	Tax	19,061.70	6.75	1,286.71
Local Sales Tax		20,325.70	6.33	1,286.71
		20,325.70	6.33	1,286.71

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)
Continuation Sheet - Page 11 of 1802/18/08
10:57 AM**Cherish Creative Scrapbooking
Sales Tax Summary**

Date: 4/1/2007 12:00:00 AM to 4/30/2007 11:59:59 PM

Tax Location	Tax Code	Ext Price	Tax %	Ext Tax
Local Sales Tax	Tax	21,239.04	6.75	1,433.68
Local Sales Tax	Non	1,825.00	0.00	0.00
Local Sales Tax		23,064.04	6.22	1,433.68
		23,064.04	6.22	1,433.68

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)
Continuation Sheet - Page 12 of 1802/18/08
10:56 AM**Cherish Creative Scrapbooking
Sales Tax Summary**

Date: 3/1/2007 12:00:00 AM to 3/31/2007 11:59:59 PM

Tax Location	Tax Code	Ext Price	Tax %	Ext Tax
Local Sales Tax	Tax	26,540.75	6.75	1,791.55
Local Sales Tax	Non	2,053.49	0.00	0.00
Local Sales Tax		28,594.24	6.27	1,791.55
		28,594.24	6.27	1,791.55

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)
Continuation Sheet - Page 13 of 1802/18/08
10:56 AM**Cherish Creative Scrapbooking
Sales Tax Summary**

Date: 2/1/2007 12:00:00 AM to 2/28/2007 11:59:59 PM

Tax Location	Tax Code	Ext Price	Tax %	Ext Tax
Local Sales Tax	Tax	23,177.47	6.75	1,564.52
Local Sales Tax	Non	1,855.99	0.00	0.00
Local Sales Tax		25,033.46	6.25	1,564.52
		25,033.46	6.25	1,564.52

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)
Continuation Sheet - Page 14 of 1802/18/08
10:56 AM**Cherish Creative Scrapbooking
Sales Tax Summary**

Date: 12/1/2006 12:00:00 AM to 12/31/2006 11:59:59 PM

Tax Location	Tax Code	Ext Price	Tax %	Ext Tax
Local Sales Tax	Tax	24,700.29	6.75	1,667.31
Local Sales Tax	Non	1,485.00	0.00	0.00
Local Sales Tax		26,185.29	6.37	1,667.31
		26,185.29	6.37	1,667.31

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)
Continuation Sheet - Page 15 of 1802/18/08
10:55 AM**Cherish Creative Scrapbooking
Sales Tax Summary**

Date: 12/1/2006 12:00:00 AM to 12/31/2006 11:59:59 PM

Tax Location	Tax Code	Ext Price	Tax %	Ext Tax
Local Sales Tax	Tax	24,700.29	6.75	1,667.31
Local Sales Tax	Non	1,485.00	0.00	0.00
Local Sales Tax		26,185.29	6.37	1,667.31
		26,185.29	6.37	1,667.31

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)
Continuation Sheet - Page 16 of 18

02/18/08
10:55 AM

**Cherish Creative Scrapbooking
Sales Tax Summary**

Date: 11/1/2006 12:00:00 AM to 11/30/2006 11:59:59 PM

Tax Location	Tax Code	Ext Price	Tax %	Ext Tax
Exempt	Tax	15.00	0.00	0.00
Exempt		15.00	0.00	0.00
Local Sales Tax	Non	1,749.00	0.00	0.00
Local Sales Tax	Tax	20,351.23	6.75	1,373.73
Local Sales Tax		22,100.23	6.22	1,373.73
		22,115.23	6.21	1,373.73

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)
Continuation Sheet - Page 17 of 1802/18/08
10:55 AM**Cherish Creative Scrapbooking
Sales Tax Summary**

Date: 10/1/2006 12:00:00 AM to 10/31/2006 11:59:59 PM

Tax Location	Tax Code	Ext Price	Tax %	Ext Tax
Local Sales Tax	Non	658.00	0.00	0.00
Local Sales Tax	Tax	17,988.90	6.75	1,214.28
Local Sales Tax		18,646.90	6.51	1,214.28
		18,646.90	6.51	1,214.28

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)
Continuation Sheet - Page 18 of 1802/18/08
10:54 AM**Cherish Creative Scrapbooking
Sales Tax Summary**

Date: 9/9/2006 12:00:00 AM to 9/30/2006 11:59:59 PM

Tax Location	Tax Code	Ext Price	Tax %	Ext Tax
Exempt	Tax	50.00	0.00	0.00
Exempt		50.00	0.00	0.00
Local Sales Tax	Non	235.00	0.00	0.00
Local Sales Tax	Tax	16,868.00	6.75	1,138.62
Local Sales Tax		17,103.00	6.66	1,138.62
		17,153.00	6.64	1,138.62

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home) \$ **1,200.00**

- a. Are real estate taxes included? Yes No
- b. Is property insurance included? Yes No

2. Utilities:

a. Electricity and heating fuel \$ **300.00**

b. Water and sewer \$ **100.00**

c. Telephone \$ **150.00**

d. Other \$ _____

3. Home maintenance (repairs and upkeep) \$ _____

4. Food \$ **400.00**

5. Clothing \$ **200.00**

6. Laundry and dry cleaning \$ **50.00**

7. Medical and dental expenses \$ _____

8. Transportation (not including car payments) \$ _____

9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ _____

10. Charitable contributions \$ _____

11. Insurance (not deducted from wages or included in home mortgage payments)

a. Homeowner's or renter's \$ _____

b. Life \$ _____

c. Health \$ **240.00**

d. Auto \$ **90.00**

e. Other \$ _____

12. Taxes (not deducted from wages or included in home mortgage payments) \$ **900.00**

(Specify) **Federal And Self Employment Taxes** \$ _____

13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan) \$ _____

a. Auto \$ _____

b. Other \$ _____

14. Alimony, maintenance, and support paid to others \$ _____

15. Payments for support of additional dependents not living at your home \$ _____

16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ _____

17. Other **Motor Vehicle Expenses (I.E. Gas, Repair)** \$ **350.00**

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

\$ **3,980.00**

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document:
Moving/relocating; new apartment; living expenses until I find employment.

20. STATEMENT OF MONTHLY NET INCOME

- | | |
|--|--------------------|
| a. Average monthly income from Line 15 of Schedule I | \$ 4,000.00 |
| b. Average monthly expenses from Line 18 above | \$ 3,980.00 |
| c. Monthly net income (a. minus b.) | \$ 20.00 |

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 44 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: February 18, 2008

Signature: /s/ Kassem Meiss
Kassem Meiss

Debtor

Date: _____ Signature: _____

(Joint Debtor, if any)

[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.

Address

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Date: _____ Signature: _____

(Print or type name of individual signing on behalf of debtor)

An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

IN RE:

Meiss, Kassem

Debtor(s)

Case No. _____

Chapter 7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
5,000.00	Cherish Creative Scrapbooking YTD income
0.00	Cherish Creative Scrapbooking 2007 income
0.00	Cherish Creative Scrapbooking 2006 income

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
------------------------------	-------------------	-------------	--------------------

Meri Meri	12/2007	730.00	0.00
Bazzill Basic Paper	12/2007	752.20	0.00
Monarch Visual Solutions	12/2007	1,000.00	0.00
Ranger Industries	12/2007	770.22	0.00
Notions Marketing	1/2008	2,588.50	0.00
CK Media	1/2008	1,925.00	0.00
EK Success	1/2008	856.99	0.00
Firestone	2/2008	649.70	0.00
AT&T	2/2008	603.70	0.00
Construction And Real Estate Solutions	2/2008	9,000.00	0.00
Sales Tax	1/2008	1,261.00	0.00
Sales Tax	12/2007	1,315.00	0.00
Sales Tax	11/2007	1,174.00	0.00

None b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Frontier Place, LLC vs. KM 1113, Forcible Entry Inc., d/b/a Cherish 08 L 019		Will County, Illinois	Pending
Chase Bank USA, N.A. vs. Kassem Meiss 07 M1 205275	Collection	Cook County, Illinois	Pending
U.S. Bank National Association as Trustee vs. Kassem Meiss, et. al. 07 CH 3188	Foreclosure	Will County, Illinois	Pending
Chase	Foreclosure	Will County, Illinois	Pending

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Nordin & Sturino, P.C. 1555 NapervilleWheaton Road Suite 207 Naperville, IL 60563	1/31/2008	\$2,500.00

Payor: Cherish

10. Other transfers

None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree,	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
RELATIONSHIP TO DEBTOR WARDEH, LLC St. Louis, MO no relation	3/2007	Sale of assets of K&A 111, LLC I; K&A 111, LLC II; K&A 111, LLC III Debtor's share of proceeds: \$90,000.00

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.



15. Prior address of debtor

None If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL- SECURITY OR OTHER INDIVIDUAL		ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
	TAXPAYER-I.D. NO. (ITIN)/COMPLETE EIN				
K&A 111, LLC I	20-4890897		1720 N. Kings Highway St. Louis, MO 63112	Restaurant Registered in Arizona	6/2006 to 3/2007
K&A 111, LLC II	20-4890936		1720 N. Kings Highway St. Louis, MO 63112	Restaurant Registered in Arizona	06/2006 to 3/2007
K&A 111, LLC III	20-4890959		1720 N. Kings Highway St. Louis, MO 63112	Restaurant Registered in	06/2006 to 3/2007

KM 1113, Inc. (S Corp.)	4805738	3355 LaCrosse Lane Naperville, IL 60564	Arizona Scrapbooking Store Registered in Illinois
MEA Enterprises, Inc.		583 S. Route 59 Aurora, IL 60504	Restaurant 9/1997 to 6/2004

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.



The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS
Comprehensive Accounting
Attn: Ronald Hamilton
11647 St. Charles Rock Road
Bridgeton, MO 63044

DATES SERVICES RENDERED
6/2006 to 2/2008

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME AND ADDRESS
Comprehensive Accounting
Attn: Ronald Hamilton
11647 St. Charles Rock Road
Bridgeton, MO 63044

DATES SERVICES RENDERED
6/2006 to 2/2008

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME AND ADDRESS
Kassem Meiss
President
3015 Blazingstar Court
Naperville, IL 60564

Comprehensive Accounting
Attn: Ronald Hamilton, Accountant
11647 St. Charles Rock Road
Bridgeton, MO 63044

None d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of the case by the debtor.

NAME AND ADDRESS
EdgeMark
2215 York Road, Suite 503
Oak Brook, IL 60523

DATE ISSUED
3/2006

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY 2/17/08; 12/2006	INVENTORY SUPERVISOR Kassem Meiss	DOLLAR AMOUNT OF INVENTORY (Specify cost, market, or other basis) Cost \$5,448.37
--	---	--

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY 2/17/08	NAME AND ADDRESS OF CUSTODIAN OF INVENTORY RECORDS Kassem Meiss 3015 Blazingstar Court Naperville, IL 60564
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21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS Kassem Meiss 3015 Blazingstar Court Naperville, IL 60564	NATURE OF INTEREST Sole owner of corporation	PERCENTAGE OF INTEREST 100.000000
---	--	---

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS Kassem Meiss 3015 Blazingstar Court Naperville, IL 60564	TITLE President	NATURE AND PERCENTAGE OF STOCK OWNERSHIP 100%
KM1113 Inc., D/B/A Cherish Kassem Meiss, President 3355 LaCrosse Lane, #107 Naperville, IL 60564	President	100%

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

24. Tax Consolidation Group

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: February 18, 2008

Signature /s/ Kassem Meiss
of Debtor

Kassem Meiss

Date: _____

Signature _____
of Joint Debtor
(if any)

_____ **0** continuation pages attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

IN RE:

Case No.

Meiss, Kassem

Chapter 7

Debtor(s)

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

- I have filed a schedule of assets and liabilities which includes debts secured by property of the estate.
 I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.
 I intend to do the following with respect to the property of the estate which secures those debts or is subject to a lease:

Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
3015 Blazingstar Court, Naperville, IL 6056	Chase		✓		
3015 Blazingstar Court, Naperville, IL 6056	Homecomings		✓		
3015 Blazingstar Court, Naperville, IL 6056	Tallgrass Homeowner's Association		✓		
3015 Blazingstar Court, Naperville, IL 6056	U.S. Bank		✓		

02/18/2008 */s/ Kassem Meiss*
Date **Kassem Meiss**

Debtor

Joint Debtor (if applicable)

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.

Address

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B22A (Official Form 22A) (Chapter 7) (01/08)

In re: Meiss, Kassem
 Debtor(s)
 Case Number: _____
 (If known)

According to the calculations required by this statement:

 The presumption arises The presumption does not arise

(Check the box as directed in Parts I, III, and VI of this statement.)

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

Part I. EXCLUSION FOR DISABLED VETERANS AND NON-CONSUMER DEBTORS

1A	If you are a disabled veteran described in the Veteran's Declaration in this Part I, (1) check the box at the beginning of the Veteran's Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement. <input type="checkbox"/> Veteran's Declaration. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).
1B	If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement. <input type="checkbox"/> Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.

Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION

2	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. <input checked="" type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11. b. <input type="checkbox"/> Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only Column A ("Debtor's Income") for Lines 3-11. c. <input type="checkbox"/> Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Complete both Column A ("Debtor's Income") and Column B (Spouse's Income) for Lines 3-11. d. <input type="checkbox"/> Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.	Column A Debtor's Income	Column B Spouse's Income															
3	Gross wages, salary, tips, bonuses, overtime, commissions.	\$	\$															
4	Income from the operation of a business, profession or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V.	<table border="1" style="width: 100%;"> <tr> <td style="width: 33%;">a. Gross receipts</td> <td style="width: 33%;">\$ 666.67</td> <td style="width: 33%;"></td> </tr> <tr> <td>b. Ordinary and necessary business expenses</td> <td>\$</td> <td></td> </tr> <tr> <td>c. Business income</td> <td>Subtract Line b from Line a</td> <td></td> </tr> </table>	a. Gross receipts	\$ 666.67		b. Ordinary and necessary business expenses	\$		c. Business income	Subtract Line b from Line a		<table border="1" style="width: 100%;"> <tr> <td style="width: 33%;"></td> <td style="width: 33%;"></td> <td style="width: 33%;"></td> </tr> <tr> <td></td> <td style="text-align: right;">666.67</td> <td style="text-align: right;">\$</td> </tr> </table>					666.67	\$
a. Gross receipts	\$ 666.67																	
b. Ordinary and necessary business expenses	\$																	
c. Business income	Subtract Line b from Line a																	
	666.67	\$																

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5	Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V.			\$	\$
	a. Gross receipts	\$			
	b. Ordinary and necessary operating expenses	\$			
	c. Rent and other real property income	Subtract Line b from Line a			
6	Interest, dividends, and royalties.			\$	\$
7	Pension and retirement income.			\$	\$
8	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed.			\$	\$
9	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:			\$	\$
	Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ _____	Spouse \$ _____		
10	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.			\$	\$
	a.	\$			
	b.	\$			
	Total and enter on Line 10			\$	\$
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).			\$	\$
12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.			\$	\$
				666.67	666.67
Part III. APPLICATION OF § 707(B)(7) EXCLUSION					
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.			\$	\$
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)			\$	\$
	a. Enter debtor's state of residence: <u>Illinois</u>	b. Enter debtor's household size: <u>1</u>		8,000.04	44,673.00
15	Application of Section 707(b)(7). Check the applicable box and proceed as directed.				
	<input checked="" type="checkbox"/> The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI, or VII.				
	<input type="checkbox"/> The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.				

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)

16	Enter the amount from Line 12.		\$
17	Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero.		\$
	a.	\$	
	b.	\$	
	c.	\$	\$
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.		\$

Part V. CALCULATION OF DEDUCTIONS FROM INCOME

Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)

19A	National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)		\$																
19B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 14b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.		\$																
	<table border="1" style="width: 100%;"> <thead> <tr> <th colspan="2">Household members under 65 years of age</th> <th colspan="2">Household members 65 years of age or older</th> </tr> </thead> <tbody> <tr> <td>a1.</td><td>Allowance per member</td><td>a2.</td><td>Allowance per member</td></tr> <tr> <td>b1.</td><td>Number of members</td><td>b2.</td><td>Number of members</td></tr> <tr> <td>c1.</td><td>Subtotal</td><td>c2.</td><td>Subtotal</td></tr> </tbody> </table>		Household members under 65 years of age		Household members 65 years of age or older		a1.	Allowance per member	a2.	Allowance per member	b1.	Number of members	b2.	Number of members	c1.	Subtotal	c2.	Subtotal	\$
Household members under 65 years of age		Household members 65 years of age or older																	
a1.	Allowance per member	a2.	Allowance per member																
b1.	Number of members	b2.	Number of members																
c1.	Subtotal	c2.	Subtotal																
20A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court).		\$																
20B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero.		\$																
	<table border="1" style="width: 100%;"> <tr> <td>a.</td><td>IRS Housing and Utilities Standards; mortgage/rental expense</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>b.</td><td>Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>c.</td><td>Net mortgage/rental expense</td> <td style="text-align: right;">Subtract Line b from Line a</td> </tr> </table>		a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$	c.	Net mortgage/rental expense	Subtract Line b from Line a	\$							
a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$																	
b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$																	
c.	Net mortgage/rental expense	Subtract Line b from Line a																	

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21	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:	\$									
22A	<p>Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.</p> <p>Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8.</p> <p><input type="checkbox"/> 0 <input type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>	\$									
22B	Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	\$									
23	<p>Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)</p> <p><input type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">a.</td> <td style="width: 60%;">IRS Transportation Standards, Ownership Costs</td> <td style="width: 20%; text-align: right;">\$</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>c.</td> <td>Net ownership/lease expense for Vehicle 1</td> <td style="text-align: right;">Subtract Line b from Line a</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a	\$
a.	IRS Transportation Standards, Ownership Costs	\$									
b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$									
c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a									
24	<p>Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">a.</td> <td style="width: 60%;">IRS Transportation Standards, Ownership Costs, Second Car</td> <td style="width: 20%; text-align: right;">\$</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>c.</td> <td>Net ownership/lease expense for Vehicle 2</td> <td style="text-align: right;">Subtract Line b from Line a</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs, Second Car	\$	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a	\$
a.	IRS Transportation Standards, Ownership Costs, Second Car	\$									
b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$									
c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a									

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25	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.	\$
26	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.	\$
27	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.	\$
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 44.	\$
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.	\$
30	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare—such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.	\$
31	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. Do not include payments for health insurance or health savings accounts listed in Line 34.	\$
32	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service—such as pagers, call waiting, caller id, special long distance, or internet service—to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.	\$
33	Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32.	\$

Subpart B: Additional Expense Deductions under § 707(b)
Note: Do not include any expenses that you have listed in Lines 19-32

34	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.		\$
	a. Health Insurance	\$	
	b. Disability Insurance	\$	
	c. Health Savings Account	\$	
	Total and enter on Line 34		\$
	If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below:		
	\$ _____		
35	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.		\$
36	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.		\$

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37	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.	\$
38	Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$137.50 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.	\$
39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.	\$
40	Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).	\$
41	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40	\$

Subpart C: Deductions for Debt Payment

42	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.				
	Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?	
	a.		\$	<input type="checkbox"/> yes <input type="checkbox"/> no	
	b.		\$	<input type="checkbox"/> yes <input type="checkbox"/> no	
	c.		\$	<input type="checkbox"/> yes <input type="checkbox"/> no	
Total: Add lines a, b and c.					\$
43	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.				
	Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount		
	a.		\$		
	b.		\$		
	c.		\$		
Total: Add lines a, b and c.					\$
44	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 28.				

B22A (Official Form 22A) (Chapter 7) (01/08)

<p>Chapter 13 administrative expenses. If you are eligible to file a case under chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.</p> <table border="1"> <tr> <td>a.</td> <td>Projected average monthly chapter 13 plan payment.</td> <td>\$</td> </tr> <tr> <td>b.</td> <td>Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</td> <td>X</td> </tr> <tr> <td>c.</td> <td>Average monthly administrative expense of chapter 13 case</td> <td>Total: Multiply Lines a and b</td> </tr> </table>			a.	Projected average monthly chapter 13 plan payment.	\$	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	X	c.	Average monthly administrative expense of chapter 13 case	Total: Multiply Lines a and b
a.	Projected average monthly chapter 13 plan payment.	\$									
b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	X									
c.	Average monthly administrative expense of chapter 13 case	Total: Multiply Lines a and b									
45											
46	Total Deductions for Debt Payment. Enter the total of Lines 42 through 45.	\$									
Subpart D: Total Deductions from Income											
47	Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46.	\$									
Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION											
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))										
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))										
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.										
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.										
52	<p>Initial presumption determination. Check the applicable box and proceed as directed.</p> <p><input type="checkbox"/> The amount on Line 51 is less than \$6,575. Check the box for “The presumption does not arise” at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.</p> <p><input type="checkbox"/> The amount set forth on Line 51 is more than \$10,950. Check the box for “The presumption arises” at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.</p> <p><input type="checkbox"/> The amount on Line 51 is at least \$6,575, but not more than \$10,950. Complete the remainder of Part VI (Lines 53 through 55).</p>										
53	Enter the amount of your total non-priority unsecured debt										
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.										
55	<p>Secondary presumption determination. Check the applicable box and proceed as directed.</p> <p><input type="checkbox"/> The amount on Line 51 is less than the amount on Line 54. Check the box for “The presumption does not arise” at the top of page 1 of this statement, and complete the verification in Part VIII.</p> <p><input type="checkbox"/> The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for “The presumption arises” at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.</p>										

Part VII. ADDITIONAL EXPENSE CLAIMS

56 Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.

	Expense Description	Monthly Amount
a.		\$
b.		\$
c.		\$
Total: Add Lines a, b and c		\$

Part VIII. VERIFICATION

57 I declare under penalty of perjury that the information provided in this statement is true and correct. (*If this a joint case, both debtors must sign.*)

Date: February 18, 2008 Signature: /s/ Kasseem Meiss

(Debtor)

Date: _____

Signature: _____

(Joint Debtor, if any)

IN RE:

Case No. _____

Meiss, Kassem

Chapter 7 _____

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE
WITH CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]*

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Kassem Meiss

Date: February 18, 2008

Certificate Number: 03591-ILN-CC-003368862

CERTIFICATE OF COUNSELING

I CERTIFY that on February 13, 2008, at 12:39 o'clock PM CST,

Kassem Meiss received from

Chestnut Health Systems, Inc.,

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

Northern District of Illinois, an individual [or group] briefing that complied

with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet and telephone.

Date: February 13, 2008

By



Name DAVID D HILL

Title PROGRAM MANAGER

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

IN RE:

Meiss, Kassem

Debtor(s)

Case No. _____

Chapter 7 _____

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$ 2,500.00
Prior to the filing of this statement I have received	\$ 2,500.00
Balance Due	\$ 0.00

2. The source of the compensation paid to me was: Debtor Other (specify): _____
3. The source of compensation to be paid to me is: Debtor Other (specify): _____
4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
 I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
 - Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
 - ~~Representation of the debtor in adversary proceedings and other contested bankruptcy matters;~~
 - [Other provisions as needed]
6. By agreement with the debtor(s), the above disclosed fee does not include the following services:
Litigation of any contested matters or defense of complaints objecting to discharge or defense of adversary proceedings.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

February 18, 2008

Date

/s/ David W. Nordin

Signature of Attorney

Nordin & Sturino, P.C.

Name of Law Firm

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a “means test” designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them,

using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer
Address:

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.)
(Required by 11 U.S.C. § 110.)

X

Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above.

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Meiss, Kassem

Printed Name(s) of Debtor(s)

X /s/ Kassem Meiss

Signature of Debtor

2/18/2008

Date

Case No. (if known) _____

X

Signature of Joint Debtor (if any)

Date

IN RE:

Meiss, Kassem

Debtor(s)

Case No. _____

Chapter **7** _____

VERIFICATION OF CREDITOR MATRIX

Number of Creditors **21**

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: **February 18, 2008**

/s/ Kassem Meiss

Debtor

Joint Debtor

Meiss, Kassem
3015 Blazingstar Court
Naperville, IL 60564

Frontier Place, LLC
C/O Marty Schwartz & Assoc.
Three First National, Suite 3700
Chicago, IL 60602

U.S. Bank
P.O. Box 2407
Minneapolis, MN 55402

Nordin & Sturino, P.C.
1555 NapervilleWheaton Road Suite 207
Naperville, IL 60563

Frontier Place, LLC
C/O Edgemark
2215 York Rd., Suite 503
Oak Brook, IL 60523

U.S. Bank
P.O. Box 790179
St. Louis, MO 63179

ADS
1100 Church Road
Aurora, IL 60505

Homecomings
P.O. Box 9001719
Louisville, KY 40290-1719

U.S. Bank Premier Line
P.O. Box 790408
St. Louis, MO 63179

ADT Security Services, Inc.
P.O. Box 371967
Pittsburgh, PA 15250-7967

Liberty Suburban Chicago Newspaper
1101 W. 31st Street, Suite 100
Downers Grove, IL 60515-5581

American Express
P.O. Box 0001
Los Angeles, CA 90096

Midwest Center For Advanced Imaging
4355 Montgomery Road
Naperville, IL 60564

AT&T
P.O. Box 8100
Aurora, IL 60507-8100

Nicor
P.O. Box 2020
Aurora, IL 60507

Chase
P.O. Box 182223
Columbus, OH 43218-2223

Sears Master Card
P.O. Box 183082
Columbus, OH 43218

Chase Bank
P.O. Box 15905
Wilmington, DE 19886

Susie Schreiber
ReMax
24014 W. Renwick Road
Plainfield, IL 60544

City Of Naperville
400 S. Eagle Street
Naperville, IL 60540

Suzy Schreiber
ReMax
24014 W. Renwick Road
Plainfield, IL 60544

Dupage Medical Group
1860 Paysphere Circle
Chicago, IL 60674

Tallgrass Homeowner's Association
3324 Deering Bay Drive
Naperville, IL 60564